

# IRS Pension Limits & COLA Adjustments 2013-2022

As Published by the Internal Revenue Service (Notice 2021-61)

|    | Plan Limits and Thresholds   | IRS Provision   | 2022    | 2021    | 2020    | 2019    | 2018    | 2017    | 2016    | 2015    | 2014    | 2013    | 2012    |
|----|--|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1  | Deferral Limit   | 401(k)          | 20,500  | 19,500  | 19,500  | 19,000  | 18,500  | 18,000  | 18,000  | 18,000  | 17,500  | 17,500  | 17,500  |
| 2  | Catch-up Limit (age 50 and older, if plan permits)   | 414(v)          | 6,500   | 6,500   | 6,500   | 6,000   | 6,000   | 6,000   | 6,000   | 6,000   | 5,500   | 5,500   | 5,500   |
| 3  | Defined Contribution Limit   | 415(c)          | 61,000  | 58,000  | 57,000  | 56,000  | 55,000  | 54,000  | 53,000  | 53,000  | 52,000  | 51,000  | 50,000  |
| 4  | Defined Benefit Limit  | 415(b)          | 245,000 | 230,000 | 230,000 | 225,000 | 220,000 | 215,000 | 210,000 | 210,000 | 210,000 | 205,000 | 200,000 |
| 5  | Annual Compensation Limit  | 401(a)(17)      | 305,000 | 290,000 | 285,000 | 280,000 | 275,000 | 270,000 | 265,000 | 265,000 | 260,000 | 255,000 | 250,000 |
| 6  | SIMPLE Limit   | 408(p)(2)(A)    | 14,000  | 13,500  | 13,500  | 13,000  | 12,500  | 12,500  | 12,500  | 12,500  | 12,000  | 12,000  | 11,500  |
| 7  | Deferred Compensation Limit  | 457             | 20,500  | 19,500  | 19,500  | 19,000  | 18,500  | 18,000  | 18,000  | 18,000  | 17,500  | 17,500  | 17,000  |
| 8  | Highly Compensated Employee (HCE) Compensation Threshold (comp. only), or after 1/1/97 w/ top paid group | 414(q)(1)(B)    | 135,000 | 130,000 | 130,000 | 125,000 | 120,000 | 120,000 | 120,000 | 120,000 | 115,000 | 115,000 | 115,000 |
| 9  | Taxable Wage Base Limit  | FICA/OASDI      | 147,000 | 142,800 | 137,700 | 132,900 | 128,400 | 127,200 | 118,500 | 118,500 | 117,000 | 113,700 | 110,100 |
| 10 | Key Employee Threshold   | 416(i)(1)(A)(i) | 200,000 | 185,000 | 185,000 | 180,000 | 175,000 | 175,000 | 170,000 | 170,000 | 170,000 | 165,000 | 165,000 |
| 11 | Individual Retirement Accts (IRA) Limits - Ages 49 and below   | 408             | 6,000   | 6,000   | 6,000   | 6,000   | 5,500   | 5,500   | 5,500   | 5,500   | 5,500   | 5,500   | 5,000   |
|    | - Ages 50 and above  |                 | 7,000   | 7,000   | 7,000   | 7,000   | 6,500   | 6,500   | 6,500   | 6,500   | 6,500   | 6,500   | 6,000   |
| 12 | Flexible Spending Account (FSA) Contribution Limit   | 213             | 2,850   | 2,750   | 2,750   | 2,700   | 2,650   | 2,600   | 2,550   | 2,550   | 2,500   | 2,500   | N/A     |
|    | Rollover (plan permitting)   |                 | 570     | 550     | 500     | 500     | 500     | 500     | 500     | 500     | 500     | 500     | N/A     |

|  |      |            |            |            |            |            |           |           |           |           |           |           |
|--|------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Federal Lifetime Estate & Gift Tax Exemption | 2010 | 12,060,000 | 11,700,000 | 11,580,000 | 11,400,000 | 11,180,000 | 5,490,000 | 5,450,000 | 5,430,000 | 5,340,000 | 5,250,000 | 5,120,000 |
| Annual Gift Exclusion                        | 2503 | 16,000     | 15,000     | 15,000     | 15,000     | 15,000     | 14,000    | 14,000    | 14,000    | 14,000    | 14,000    | 13,000    |

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